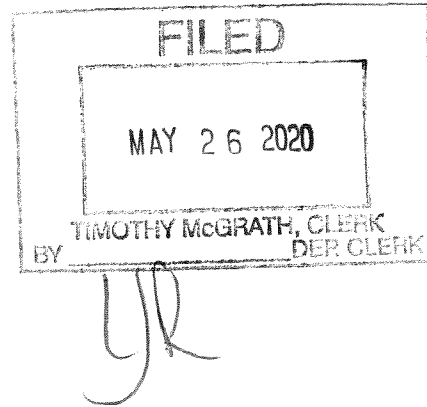


**May 17, 2020**

U.S. Bankruptcy Court  
Robert N.C. Nix Building  
900 Market Street  
Courtroom #3  
Philadelphia, PA 19107

Bankruptcy No. 19-10215-JKF

To whom it may concern:



Hello my name is Nicole Williams, I am writing this letter to explain my position in reference to the payments to the trustee in my bankruptcy case. I received this letter on Saturday after I set up my payments for auto withdrawal from my account. I wish to not have my case dismissed due to a unfortunate financial situation that plaque me and I wish to explain myself. I made my last payment in January and at the same time, I got injured on my job which caused a drop in my income, also that same week, my car was hit by a tractor trailer. The company that hit my car did the cover the cost of fixing it, and even though I have car insurance I had to still cover my deductible which is high. I am still waiting for my reimbursement from the company's insurance company for having to fix their damages. As soon as I was able to reorganize my finances, I ended up having an emergency repair with my hot water heater which had to be replaced. I'm still currently dealing with the injury from my job so my finances have not fully returned to what it was before and it doesn't help that this whole Covid-19 situation is blocking my treatment. Hopefully I will be returning to full duty soon so I can return to my previous income of which I just was informed that I will be receiving a raise. I have been able to restructure my finances so that I can return to making my payments as normal with being able to pay all my other bills. As of right now I have a payment of \$1000 set out to come out on the 21<sup>st</sup> of May and a \$500 payment of June 4<sup>th</sup>. After that I have \$300 dollar payments every two weeks from here and out.

I accept my responsibility for the delinquency and I didn't hear anything from my lawyer prior to receiving this notification and my assumption that everything fine and I had already made a financially to catch up and I have would like to continue to do so. When I was finally able to get

in touch with my lawyer, he kindly let me know that he has retired from practice with no notification. And due to the current crisis, the law office that I use is closed due to the Covid-19 crisis. Thank you for giving me the opportunity to state my position and I hope that you consider my motion to continue on the bankruptcy plan.

A COPY OF THIS MOTION HAS ALSO BEEN MAILED  
TO:  
POLY A. LANGDON, ESQ.  
FOR  
SCOTT F. WATERMAN, ESQ.  
2901 ST.LAWRENCE AVENUE, SUITE 100  
READING, PA 19606

SINCERELY,

A handwritten signature in black ink, appearing to read 'Nicole Williams', with a large, stylized loop at the end.

NICOLE A. WILLIAMS